

Case# 2017-07542-26 Docketed at Montgomery County Prothonotary on 01/08/2019 3:15 PM. Fee = \$0.00. The filer certifies that this filing complies with the provisions of the Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the Appellate and Trial Courts that require filing confidential information and documents differently than non-confidential information and documents. Case# 2017-07542-26 Docketed at Montgomery County Prothonotary on 01/08/2019 3:15 PM. Fee = \$0.00. The filer certifies that this filing complies with the provisions of the Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the Appellate and Trial Courts that require filing confidential information and documents differently than non-confidential information and documents.

Scott L. Korn
1233 Meadowbank Road
Villanova, PA 19086

June 20, 2016

Owen Loan Servicing, LLC
Attn: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736
Attention: Nigil Jose

Caliber Home Loans, Inc.
P.O. Box 24610
Oklahoma City, OK 73124-0610

VIA CERTIFIED MAIL, RETURN TO EACH ADDRESSEE

Re: Owen Loan No.: 7130553808 Caliber Account No. 9804535096
Property Address: 1233 Meadowbank Rd., Villanova, PA 19086

Dear Nigil Jose from Owen, and Caliber Home Loans, Inc.:

I received a letter from Owen dated May 27, 2016, which purports to respond to the concerns I raised in my recent prior letters to Owen. However, the Owen response does NOT address my concerns. The numbers in Owen's computer letter reflecting the balance, and escrow amounts, and amounts due from my account, all are wrong. Owen's letter does NOT address the concerns with those incorrect numbers that I raised in numerous prior letters to Owen, and Owen still has failed to correct the erroneous numbers in my account.

I have written numerous letters to Owen, that bring to Owen's attention the errors and inaccuracies in Owen records, in response to the computer form letters that Owen keeps sending to me. For example, Owen sent me a computer form letter dated October 8, 2015, from K. Nirmala, and another computer form letter dated December 17, 2015, from Sunetra Dasgupta, and another computer form letter dated February 11, 2016, from Anoop Ghanti, and another computer form letter dated April 18, 2016, from Meenal S. Mehta, that are almost exactly like your letter of May 27th. I wrote back to K. Nirmala on October 20, 2015, and I wrote back to Sunetra Dasgupta on December 23, 2015, and I wrote back to Anoop Ghanti on February 22, 2016, and I wrote back to Meenal S. Mehta on April 20, 2016, each time informing Owen of the inaccuracies and errors in Owen's records. Please see my 10/20/15 letter to K. Nirmala, and my 12/23/15 letter to Sunetra Dasgupta, and my 2/22/16 letter to Anoop Ghanti, and my 4/20/16 letter to Meenal S. Mehta, as well as my numerous past letters to Owen.



Oowen Loan Servicing, LLC
 Attention: Nigel Jose
 Caliber Home Loans, Inc.
 June 20, 2016
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It has become apparent to me that Oowen has no intention and never had any intention of actually responding to my letters or of fixing and correcting the errors in the escrow and other balances for my loan account, following my Settlement with Countrywide Home Loans.

Now that Caliber Home Loans has taken over the servicing of my account from Oowen, I sincerely hope that Caliber will act to correct and fix the erroneous numbers that Oowen wrongfully has been continuing reporting in my account. (I believe Oowen's failure to do so was in violation of law). I request once again that Oowen (or if my account servicer is now Caliber, then Caliber) address my concerns, and fix the errors in my account statement, instead of simply ignoring them and (wrongfully) trying to foreclose on my house.

Finally, a request to CALIBER: A while ago, in one of my writings to Oowen, I requested that Oowen supply me with a complete set of my loan documents, including the assignment of the note and mortgage from Countrywide to Oowen (and now, to Caliber), and a complete loan history for my account. To date, however, I have not received those requested documents.

Please feel free to contact me to discuss this, should you desire. Otherwise, when can I expect to receive a corrected account statement and all of the requested (and overdue) documents from Caliber? Thank you in advance for your timely attention to this matter. I look forward to your prompt response.

Sincerely,


 Scott Korn

Gaoff H. Korn
1233 Meadowbank Road
Villanova, PA 19085

November 23, 2016

Caliber Home Loans, Inc.
P.O. Box 650886
Dallas, TX 75265-0886

~~VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED~~

Re: Caliber Loan No. 9804536986
(Formerly Owen Loan No. 7130553868)
Property Address: 1233 Meadowbank Rd., Villanova, PA 19085

Dear Caliber Home Loans,

I received a letter from you dated November 17, 2016, which states that I am purportedly in default in the payment of the above-referenced loan, which you apparently acquired from Owen Loan Servicing, LLC ("Owen"). However, your notice is factually incorrect and in error. The numbers in your letter reflecting the balance, and escrow amounts, and monthly amounts due, all are wrong.

I have written numerous letters to Owen, that bring to Owen's attention the errors and inaccuracies in Owen records (and now your records). Either please obtain directly from Owen, copies of those letters that I sent them, or if you need additional copies, please let me know and I will send them to you.

I do not know why Owen failed to adequately respond to my letters and correct the errors in my account. But I request once again that Caliber address these concerns, and fix the errors in my account, instead of simply ignoring them and (wrongfully) trying to foreclose on my house.

Finally, I also requested from Owen, but never received, copies of all of the loan documents, as well as the documents showing how Owen acquired this loan from Countrywide. I now request that Caliber send me the requested documents, including copies of all of the loan documents, as well as the documents showing how Owen acquired this loan from Countrywide, and how Caliber acquired this loan from Owen.

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Caliber Home Loans, Inc.
November 28, 2016
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Please feel free to contact me to discuss this, should you desire. Otherwise, when can I expect to receive a corrected account statement and the requested documents and information from Caliber?

Sincerely,

Scott Koza

cc: Caliber Home Loans, Inc.
13801 Wireless Way
Oklahoma City, OK 79134
(via CM, BRR)


**CALIBER
HOME LOANS**

 RETURN SERVICE ONLY
 Please do not write mail to this address
 PO Box 910007
 Dallas TX 75291-0007

1-800-768-7900

 8007TH KORN
 1203 MEADOWBANK RD
 VILLANOVA PA 19085-2108

Mortgage Statement
 Statement Date: 11/17/2016

 If you have questions or concerns about your statement,
 please contact us at 1-800-768-7907 between the hours
 of 9:00am and 7:00pm Monday through Friday (CST).

 Email us at customerservice@caliberhml.com or
 visit our website at <http://www.caliberhml.com>

 Account Number: 9804030030
 Payment Due Date: 12/31/16
 Amount Due: \$1,402,361.68
 If payment is received prior 12/31/16, a \$25.00 late fee will be waived.
 Property Address: 1203 MEADOWBANK RD
 VILLANOVA PA 19085-2108

Account Information	
Outstanding Principal	\$1,402,361.68
Interest Rate (Fixed 12.00/14.00)	9.000000%
Prepayment Penalty	No
Total Deferred Balances	\$0.00
Total Lender Advance Balance	\$0.00
Unapplied Funds	\$0.00
Maturity Date	12/31/2060
Current Escrow Balance	\$0.00

Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may result in loan acceleration - the loss of your home. As of 11/17/2016, you are 273 days delinquent on your mortgage.

Total Payment Due: \$1,402,361.68

We advise that you have accepted loan modification on your loan on 12/01/16.

If you are experiencing financial difficulty, see back for information about mortgage restructuring or forbearance.

Payment History Summary

Payment due 07/01/16	Unpaid balance of \$21,830.16
Payment due 07/01/16	Unpaid balance of \$21,830.16
Payment due 08/01/16	Unpaid balance of \$22,377.60
Payment due 08/01/16	Unpaid balance of \$22,377.60
Payment due 09/01/16	Unpaid balance of \$22,377.60
Payment due 10/01/16	Unpaid balance of \$22,377.60
Current payment due 12/31/16	\$21,830.16

Explanation of Amount Due

Principal	\$0.00
Interest	\$0.00
Escrow (Taxes, Insurance, or PMI)	\$0.00
Annual	\$0.00
Regular Monthly Payment	\$1,402,361.68
Post Due Amount	\$0.00
Total Fees Charged	\$0.00
Unapplied Late Charges	\$0.00
Total Amount Due	\$1,402,361.68

Past Payments Breakdown:

	Paid Last Month	Paid Year-To-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes, Insurance, or PMI)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Unapplied Balance	\$0.00	\$0.00
Total	\$0.00	\$0.00

Important Mortgage

 This is an attempt by a debt collector to collect a consumer debt and any information obtained will be used for that purpose.
 *Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

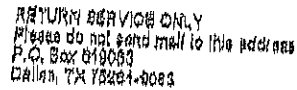
Transaction Activity (09/08/16 - 11/17/16)

Transaction Date	Description	Transaction Amount	Principal	Interest	Escrow	Options	Late Charges	Unapplied Funds	Fee
09-08-2016	Property Taxes	\$22,814.00	\$0.00	\$0.00	\$22,814.00	\$0.00	\$0.00	\$0.00	\$0.00
09-08-2016	Fee Waived	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09-08-2016	Fee Waived	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

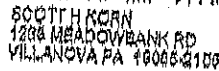
CALIBER - ALL CIRCLED NUMBERS

APR 12.00% - See Backsheet for details

Search



1-780-444-0540



Calibre

0801535900
081 537 728 82
72071X010

THIS IS WRONG

See Attached Letter

20

Kolman

Receiving Mail
Gallagher Home Loans, Inc.
PO Box 950068
Dallas, TX 75209-0068

Overnight Mail Address
Caliber Home Loans, Inc.
1600 Dragon Street, Suite A
Dallas, TX 75207

Late payments are reported to the credit bureaus. The delinquency may impact your ability to obtain other forms of credit. Please make arrangements to submit your payment as soon as possible.

You acknowledge your continued commitment to adhering to the terms of your mortgage obligation.

SPCO Department
Caliber Home Loans, Inc.

Should you have any general inquiries regarding your loan you can email us at customer.service@smallbusinesslender.com or write to us at:

SCOTT H ROHN
123 MEADOWBANK RD
VILLANOVA PA 19380-2105

Account Number	Account	Bank	Account Date
0000000000	001 000 00	01 01 00 00 00	01 00 00 00 00

With a heart and soul devoted to helping our customers

[illegible]

Sam H. Korn
1233 Meadowbank Road
Villanova, PA 19086

April 7, 2019

Courtney Ruiz, V.P.
Caliber Home Loans, Inc.
12801 Wiregrass Way
Oklahoma City, OK 73134

Caliber Home Loans, Inc.
P.O. Box 270415
Oklahoma City, OK 73117-0415

VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED

Re: NOTICE OF ERRORS
Caliber Loan No. 9504338936
(Formerly Crown Loan No. 7130583809)
Remedy Address: 1233 Meadowbank Rd., Villanova, PA 19086

Dear Courtney Ruiz (and Caliber Home Loans),

I received your letter dated March 30, 2019. I find it simply incredible, and in the utmost of bad faith, for Caliber to write me and tell me that my complaints regarding the erroneous amounts shown in my mortgage account are "frivolous", or that Caliber is making my repeated letters in "confirm that (you) prior correspondence is complete and accurate". Caliber's response, and your March 30, 2019 letter, are NOT complete and are NOT accurate. In fact, and to the contrary, your 3/30 letter like Caliber's other letters, fail to mention the settlement I reached with Countrywide in November 2016, and the changes that were required to be made (but in fact were not made) to my mortgage account in light of that settlement. You are right—that I have written numerous letters complaining about the erroneous numbers in my mortgage account—to both Caliber and Crown, because neither one of you to date has responded to my concerns and corrected my account. WHEN IS CALIBER GOING TO CORRECT THE ERRONEOUS NUMBERS IN MY ACCOUNT? It is bad enough for Caliber to continue to refuse to correct my account, but for Caliber to turn around and label my concerns as "frivolous", is nothing short of bad faith, and intentional and wrongful conduct by Caliber. I reserve all rights, remedies, claims and demands against Caliber to which I am or may be entitled.

Caliber can limit its exposure and liability, by immediately correcting the erroneous numbers in my account. Otherwise, please be guided accordingly.

Sincerely,

Sam H. Korn